

Information to identify the case:

Debtor 1 John Allen Petty
 First Name Middle Name Last Name

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4113**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Texas**Case number: **19-34192-hdh7****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Allen Petty

3/25/20

By the court: Harlin DeWayne Hale
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of TexasIn re:
John Allen Petty
DebtorCase No. 19-34192-hdh
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0539-3

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 17

Date Rcvd: Mar 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2020.

db +John Allen Petty, 2032 Westchester Dr., Garland, TX 75041-1537
 18839471 +Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
 18839474 +Progressive Leasing, P.O. Box 413110, Salt Lake City, UT 84141-3110
 18857240 +Square Capital, c/o RMS, PO Box 19253, Minneapolis, MN 55419-0253
 18839475 +Title Max, 6503 Westminster Ave, Westminster, CA 92683-3625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: RMSC.COM Mar 27 2020 03:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 18839464 EDI: CBCSI.COM Mar 27 2020 03:48:00 CBCS, P.O. Box 163279, Columbus, OH 43216-3279
 18839463 +EDI: CAPITALONE.COM Mar 27 2020 03:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 18839466 +EDI: CRFRSTNA.COM Mar 27 2020 03:48:00 Credit First National Association,
 Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
 18839467 EDI: DISCOVER.COM Mar 27 2020 03:48:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 18839469 E-mail/Text: bankruptcynotification@ftr.com Mar 27 2020 00:00:12 Frontier Communication,
 Attn: Bankruptcy, 19 John St., Middletown, NY 10940
 18839468 +EDI: AMINFOFP.COM Mar 27 2020 03:48:00 First PREMIER Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524
 18839465 EDI: JPMORGANCHASE Mar 27 2020 03:48:00 Chase Bank, P.O. Box 15298,
 Wilmington, DE 19850
 18839470 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 27 2020 00:01:09
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,
 Greenville, SC 29603-0497
 18839472 +EDI: MID8.COM Mar 27 2020 03:48:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 18839473 EDI: PRA.COM Mar 27 2020 03:48:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd, Norfolk, VA 23502
 18839650 +EDI: PRA.COM Mar 27 2020 03:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2020 at the address(es) listed below:

Nicholas M Wajda on behalf of Debtor John Allen Petty nick@recoverylawgroup.com,
 3606@notices.nextchapterbk.com;r47098@notify.bestcase.com
 Scott M. Seidel scott.seidel@earthlink.net,
 susan.seidel@earthlink.net;sms01@trustesolutions.net
 United States Trustee ustregion06.da.ecf@usdoj.gov

TOTAL: 3